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FILNER HELPS FIGHT FORECLOSURE

Congressman, dozens rally at woman's home to block her eviction

MATTHEW T. HALL • U-T

BONITA

The events that led a U.S. congressman to Luz Maria Villanueva's doorstep before dawn Tuesday, proclaiming that he would be arrested before she would be evicted, began with little drama in 1993.

That year, Villanueva bought a five-bedroom house in Bonita for \$280,000. The property appreciated in value, and in 2007 she borrowed \$539,000 against the home to help facilitate a divorce and pay off debt. In 2009, she stopped making payments on the loan, and in May, Union Bank threatened to sell the dwelling.

That's when Villanueva did what thousands of others in foreclosure have done. She sought the help of her congressional representative.

Rep. Bob Filner, D-Chula Vista, tried but couldn't help her modify the loan. That led to a sit-in this summer at a Union Bank office. Tuesday, it led to Filner and dozens of supporters going to Villanueva's house to prevent a planned 6 a.m. eviction.

Sheriff's deputies never showed up, and Filner proclaimed victory for now. He and Villanueva said afterward that recent talks with the bank had left open the possibility of calling off its eviction.

Filner said unusual demonstrations like his could spur Congress to pass laws

to protect homeowners and to compel banks to modify more loans. His office is working with 100 to 150 people facing foreclosure, he said. Filner added that he is personally involved in 30 to 40 compelling cases.

Meanwhile, Villanueva, 49, who said she lives off income from a commercial rental property, has some of her family's belongings in a U-Haul in her driveway. Tuesday, she was taking her 25-year-old son, one of three children, to the hospital to treat what she said is a rare kidney disease requiring chemotherapy.

Daniel W. Weidman, senior vice president of corporate communications at Union Bank, issued a statement and referred to land records at the County Recorder's Office. Those documents show repeated bank efforts to get Villanueva current on her loan.

"Due to customer privacy laws, we are unable to publicly address any aspect of Ms. Villanueva's loan," the statement read. "However, for several months we have been working diligently with Ms. Villanueva and her representatives to bring this matter to resolution. Union Bank makes every effort to avoid foreclosures and as such, we make every effort to seek an outcome favorable to the borrower, including a loan modification, if that is a viable option."

Filner said Villanueva's pleas to live in the house for at least six more months until her son's treatment ends didn't move the bank. He said bank executives told her they would give her moving money instead.

"The Union Bank guy said, 'You're so bad, congressman. You're going to humiliate this woman on TV,'" Filner recalled.

His response? "We're going to humiliate you."

"Sometimes we have an effect. Sometimes we don't," Filner said. "We want to show that people can fight back, that people can be empowered."



Luz Maria Villanueva (right) gets a hug from her friend, Daisy Fernandez, during a rally in front of Villanueva's home Tuesday. HOWARD LIPIN • U-T